

### **Abstract**

Described is a method and system for single point deposit of checks. First, a computer scans each of a plurality of checks to generate digitized images thereof, the plurality of checks including at least one of non-consumer checks and consumer checks. After scanning the checks, the computer generates a master file including a record for each check which includes the digitized image of the corresponding check and a data portion including data obtained from a MICR line of the corresponding check. Once the masterfile is created, it is sorted into first and second sub-files based on the digitized images and/or the data portions. The first sub-file includes only the non-consumer checks and the second sub-file includes the consumer checks. The records of the first sub-file are processed according to a non-consumer check procedure. The records of the second sub-file are processed according to a consumer check procedure or the non-consumer check procedure.